



## Chapter 1

### 'Fiddlers and Fules'

Born on the threshold of the nineteenth century, the choice of a name for Charles Cowan reflected the century just completed. Two men named Charles had dominated that century for the family of the infant son. The one was his grandfather, born in 1735, who was now nearing the end of his life, having almost reached his allotted three score and ten.

The other Charles was the Bonnie Prince, the Young Pretender, whose six weeks in Edinburgh at the head of a Highland army, caused great excitement in the city. One person smitten with the Prince was eleven-year-old Marjory Fidler, who was presented to the self-styled James VIII at a ball in Holyrood Palace, his ancestral home, where he had set up residence. He kissed her on the cheek, and she was infatuated for the rest of her long life.

Charles Edward Stuart elicited more than sentimental support. Marjory's father provided practical aid for the Prince. As Remembrancer Clerk in the Scottish Court of Exchequer, he handed over funds he considered to be the lawful property of the Young Pretender. It was also claimed that Fidler raised a troop and joined the clans in the Forty-Five Rebellion.<sup>1</sup> As with so many, disillusionment came

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1. Boog-Watson, Charles Brodie *Alexander Cowan of Moray House and Valleyfield – His Kinsfolk and Connections*. Perth: D Leslie (Watson & Annandale), 1915. 7.



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quickly: defeat at Culloden brought the Jacobite fantasies of William Fidler and many others to a tragic end. When order was restored by the dull Hanoverians, William Fidler was attainted by an Act of Parliament. Summoned to Edinburgh Castle, he listened as the bill of attainder was read out, along with all the names of those found guilty of treason. The list was long and at the very end was his own. The first-named, the Earl of Kellie, is reported to have exclaimed, 'Oh! Is not this a wise government, to begin wi' a fule, and end wi' a fiddler?'

The fiddler named Fidler soon fled for refuge to the continent with his daughter Marjory and his new wife, her stepmother. The three settled in Dunkerque under an assumed name and survived, but in very straightened circumstances. Marjory was given a convent education and acquired a facility in French. When William Fidler died in 1760, his widow joined Marjory, who had already returned to Scotland. In desperate poverty, they made an appeal to the exiled Pretender. In response, Marjory's mother received a gracious note, expressing thanks for Fidler's services and enclosing thirty pounds, twice the annual salary of a day labourer or servant at the time.

Marjory had already set up a brisk trade in lace and tea among wealthy families, working out of a shop she rented in Leith, Edinburgh's port. 'My grandmother,' grandson Charles Cowan recalled over a hundred years later, 'was said to be a first-rate "man of business."<sup>2</sup> Pictures of Marjory suggest a feisty, no-nonsense woman, good-looking, with a set to her jaw. You would not want to disagree with Marjory Fidler, as she always had the last word. Her robust personality was fortunately moderated by a strong sense of humour and an inability to take herself too seriously.

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Enter the second Charles, surname Cowan, who had arrived in Edinburgh two years before Marjory. This Charles came from the picturesque town of Crail on the Fife coast. He was the son of George Cowan and his wife, born Isabel Gow, both of whom were in service to Sir David Scot, a substantial local landowner. George had risen through the ranks from footman to factor (property manager).

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2. *Reminiscences*. xxvii.

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Isabel was a chambermaid. The Scots were substantial landowners in the East Neuk of Fife. Reminders of their presence, such as the late medieval Scotstarvit Tower two miles south of Cupar, the county seat at the geographic centre of Fife, occupied by them from 1612, remains to this day.

The Scots' manor house nearby, Thirdpart, where George and Isabel Cowan worked, has since been torn down. There the Scots family raised the Cowan children as their own and gave them educational opportunities beyond the ordinary reach of parents in their social position. Fifteen-year old Charles Cowan, their son, was ambitious, earning a salary of twelve pounds per quarter, as usher (administrative instructor) at the local grammar school. Four years later he left for Edinburgh to improve his prospects, leaving a generous donation for the poor to the local church.

Among the young people flocking to Edinburgh, it did not take Charles long to find Marjory Fidler. They were married on 27 January, 1757. It was a dynamic union, a match of complementary opposites: Charles, steady and calculating, determined to get ahead, the perfect foil to Marjory, the venturesome, mercurial, and canny entrepreneur. One story perfectly illustrates the nature of their relationship. A hard worker, Marjory was not above joining the servants as they gardened or did domestic chores. One day, true to form, she was in the vegetable patch with the hired help. She was holding a lapful of cabbages, which she had been picking for dinner, when her husband walked by with an unknown gentleman. Nothing fazed, Marjory curtsied, and said, 'Your servant, Mr Charles,' thus saving him any embarrassment over his wife doing domestic chores. Two hours later, she appeared in the parlour, decked out in silk and satin, her identity as the garden worker unrecognisable, as she sparkled among the guests.

The twenty-one-year-old groom and the twenty-two-year old bride set up housekeeping over the shop in the Tolbooth Wynd in Leith. During their first six years of marriage, Charles and Marjory buried four infants. Leith and Edinburgh, with their drains and open sewage, were unhealthy place to raise a family. The anxious parents developed the practice of sending their children out of the city to Crail, along the Fife coast, until they reached the age of five. There

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they were raised by a local woman, Betty Anderson, in a cottage overlooking a pond belonging to an ancient sea mill. The sea breezes and the bracing country air provided a healthy start in life and also allowed both father and mother to be involved in the business, but at a cost: 'In consequence,' as a grandson reflected years later on his father's growing-up years, 'there was too little intercourse, or even acquaintance, between parents and children.'<sup>3</sup>

Of the fourteen children of Charles and Marjory Cowan, only four daughters and two sons survived into adulthood. The older boy, Duncan, born in 1771, was later described as 'Honest Duncan the papermaker' in Sir Walter Scott's *The Fortunes of Nigel*. The other, Alexander, was born as the American War of Independence was commencing. On his seventieth birthday Alexander recalled to his New York business agent, 'I don't know whether you are aware that I was born on the day the battle of Bunker Hill was fought.'<sup>4</sup> As a Scottish subject who made much of his money in America, the American connection was very important. Alexander Cowan's life ended as John Brown attacked Harper's Ferry, his years thus spanning the birth, growth and division of the United States.

Alexander showed early promise. Sent away to Fife as an infant, as were his siblings, he eventually returned to Edinburgh, attended the Royal High School, and then matriculated at the University with a degree, first in chemistry in 1793, and then another in physics two years later. Gaining practical business experience as a clerk at Kinnear's Bank, he joined his father and his brother Duncan in the family business in 1795.

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As Alexander was growing up, that business expanded. Originally it dealt in imported wine and tea, capitalizing on Leith's location as a seaport. Soon Marjorie's business acumen proved invaluable as Charles started to branch out into paper sales. In 1779 Charles responded

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3. *Reminiscences*, xxviii.

4. AC to A. O. Brodie NY 1 Feb 1845. National Archives of Scotland, GD311/2/43 Letter 360.

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to an advertisement in the *Caledonian Mercury*: 'To be let or sold: An assignment to the Tack of the Paper Mill and dwelling-house at Pennyquick, 9 miles south from Edinburgh, lately possessed by Mr T. Boswell now deceased; with the garden, dove-cote, coach house, stables with stalls for ten horses, &c, and any quantity of ground inclosed, from 16 to 25 Scots acres; and the property of the whole Machinery of the Paper Mill, on which a considerable sum has been lately laid-out.'<sup>5</sup>

The mill went back to the beginning of the eighteenth century: high quality 'Penicuik Blue Paper' was among items used for trading in the ill-fated 1698 Darien expedition. The mill was subsequently bought by the King's Printer and then sold to Richard Watkins. Watkins was prosecuted for fraud in 1742 and stripped of his title as King's Stationer that same year. His nephew Adrian then took on the business, and it went through several owners before Charles Cowan bought it in 1779. For the next hundred and eighty-two years, the Cowan name would be linked with the town of Penicuik.

The year he bought the mill Charles Cowan was described for the first time in the *Edinburgh Directory* as a paper-maker and paper-stainer (i.e., wallpaper manufacturer), his location given as Kincaid's Lane. Fourteen years later the company was described as 'Charles Cowan and Son papermakers and tea dealer' and the address of the office given as the British Linen Court, Canongate. The location was significant: for many years after the family was based at Moray House where the British Linen Court had had its premises since 1752, conducting both banking and warehousing out of the building. For the next fifty-two years the Cowan family and business were headquartered in one of the historic sites of Edinburgh. Moray House gained its name when the daughter of the woman who built it married the fourth Earl of Moray. The link with the British Linen Bank proved mutually beneficial: the Cowans provided banknote paper for the British Linen Bank and depended on the Bank operation for capitalization.

In 1802 Charles Cowan turned over his business to his sons, and following his death three years later the company became 'Duncan and Alexander Cowan.' Duncan, as the older brother (by eight years)

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5. Quoted in <http://wc.rootsweb.ancestry.com/cgi-bin/igm.cgi?db=kosmoid&id=I3318&op=GET> accessed 11 May 2011.

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took on merchandising and sales out of 172 Canongate. Charles was responsible for the Penicuik operation, which now included Bank Mill, a former corn mill bought in 1802 that turned out high quality papers. Alexander maintained an Edinburgh office at 17 Princes Street that was the hub of the business for over a century.

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Alexander's choice of a wife maintained a family tradition of marrying cousins. In about 1748, Lucy Cowan, Charles' sister (and Alexander's aunt), had come back from London, where she had been at finishing school, with a husband, George Hall.<sup>6</sup> The family set George up as a wine merchant in Crail, and he prospered in that business. George and Lucy had two children: the older, a son George, like his father was a wine merchant.<sup>7</sup> George married Helen Nairne, a name which would surface later in the family genealogy. Their other child, a daughter named Elizabeth, married in 1771, John Chalmers, a merchant, burgh bailie, and provost in Anstruther, a town about five miles along the Fife coast west from Crail, Thomas Chalmers was the sixth of their fourteen children.<sup>8</sup>

On 20 May 1800, Alexander married Elizabeth Hall, the granddaughter of Lucy and George Hall. Names in the Cowan genealogy were often recycled: she had the same as her mother. Thus she would have been Alexander's first cousin german (that is, first cousin once removed). In his long and happy life (Alexander Cowan lived to be eighty-three) he had two happy marriages. Elizabeth and Alexander were married twenty-eight years. Eighteen months after her death he remarried, this time Helen Brodie, sister of Duncan Cowan's wife. They were married for a further twenty-eight.

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6. Lucy Cowan was born in 1728 and married George Hall 'before 1763'. She was the grandmother of Thomas Chalmers.

7. George married Helen Nairne in 1780. He later left Scotland to make his fortune in London. George is buried in Bath. It was his firstborn, Elizabeth, that was Alexander Cowan's first wife, married in 1800, and the mother of Charles Cowan.

8. John Chalmers (1740–1818) merchant in Anstruther and Elizabeth Hall (1750–1827).

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'Mr Cowan was of the great race, a natural king of men,' the *Scotsman* stated after Alexander Cowan's death. 'He walked about with the leisurely, free, great air of an Old Testament patriarch, or shepherd king; and we miss from our streets his massive person in his surtout, and his constant umbrella held at his back, with his calm, searching eyes, looking out.'<sup>9</sup> His family was in awe of Alexander Cowan and paid tribute to him on his second twenty-fifth wedding anniversary.

'Though never seen upon a public platform, or in any place of concourse save the house of God, he was always ready to lend a helping hand to every worthy object. His voice was not heard in the streets, yet he went about continually doing good. In the view of those most near to him he seems – with reverence be it said – to deepen his Redeemer's footsteps; and though in all their retrospect of memory not one dark spot is to be seen, his death has thrown a life-long shadow on their path.'<sup>10</sup>

Alexander Cowan's deathbed advice summarized his way of life. 'Were we and all our fellow-mortals good and amiable, there would be no trials. *It is part of our stock in trade* as Christians to have friends with faults and failings, and our talents and powers are the means by which we can remove these defects or lessen them in some degree.'<sup>11</sup> When he died an editorial tribute in the *Scotsman* observed 'that for many years he spent quite as much in works of love and kindness as in all other expenses of a personal or family nature.' One example given was his generosity 'in establishing persons in business and in aiding the unfortunate.'<sup>12</sup>

This was the person who more than anyone shaped the character of his firstborn. For fifty-eight years, his son Charles Cowan – even when an MP and a successful businessman – stood in the shadow of his father. In his letters to his son, Alexander seemed anxious and proud, generous but also critical, loving but stern. Charles sometimes chafed at the closeness of their relationship in a family

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9. 'The Late Mr Alexander Cowan,' *Scotsman*, 4 June 1859. 2.

10. Untitled and without an author's name, memoir of the late Alexander Cowan, 'printed for private circulation' which, according to *Scotsman*, appeared in 1859. 1-2.

11. 'The Late Mr Alexander Cowan,' *Scotsman*, 4 June 1859. 2.

12. 'The Late Mr Alexander Cowan,' *Scotsman*, 4 June 1859. 2.

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business dominated by his father. But he knew that he owed much to his father's example, reputation, faith, generosity, and business skills.

When he published his *Reminiscences* twenty years after his father's death, Charles placed as the frontispiece of the book an inscribed photograph of a stern and unbending seventy-six-year-old Alexander Cowan. Dated 19 April 1851, the inscription below speaks volumes about the complex relationship between father and son with its mixture of parental pride, self-conscious affection, and perhaps even surprise. Charles had reached the peak of his career both as a paper-maker and parliamentarian. To be a judge at Prince Albert's great exposition was no small achievement. To be a Member of Parliament was an equally significant accomplishment. Alexander Cowan writes: 'We shall be with you in thought on Thursday both at the Chrystal [*sic*] Palace and before the Speaker. Your affectionate father, A Cowan.'<sup>13</sup>

'Alexander Cowan and Sons, Co. Ltd.' – as his company became known – was not just the trademark of a leading Scottish paper manufacturer. The 'Sons' knew that they had inherited from their father more than just a name. Alexander Cowan set a high standard of integrity, high ideals, generous stewardship, strong Christian faith, and sound business practice. Three of his sons survived to manhood and ran the family business as partners. John, born 1814, was more his mother's child, sensitive, warm, and dedicated to his family. James, born almost two years later, was mercurial, a maverick who tended to be both lovable and quick-tempered, and took years to mature. And then there was Charles, born in 1801 and thus almost of a different generation. Fifty-eight when his father died, senior partner until 1875. Charles held both family and company together. He will be the main concern of this biography, as he was the centrepiece of his large clan.

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13. It appears opposite page xxviii in *Reminiscences*.